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7 Attorneys for GMAC Mortgage, LLC

8  
9 **UNITED STATES BANKRUPTCY COURT**  
10 **DISTRICT OF ARIZONA - PHOENIX DIVISION**

11 In re  
12 SCOTT ALAN DICKINSON,

Case No. 2:11-BK-04711-JMM

Chapter 13

13  
14 **NOTICE OF PAYMENT CHANGE**

15 Debtor.

16  
17 **TO ALL INTERESTED PARTIES:**

18 **PLEASE TAKE NOTICE** that the above-captioned debtors' monthly post-petition payment  
19 to GMAC Mortgage, LLC will change, as set forth more fully in the Escrow Analysis Statement  
20 conducted on October 6, 2011 which is attached hereto as **Exhibit A** and incorporated herein by this  
21 reference.

22 PITE DUNCAN, LLP

23 Dated: November 18, 2011

/s/ Robert J. Campo Jr. (024341)

ROBERT J. CAMPO JR.

Attorneys for GMAC Mortgage, LLC



3451 Hammond Avenue  
Waterloo, IA 50702  
1 800 766 4622/Follow the Prompts

**Important Note** In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

### ESCROW ANALYSIS STATEMENT

ACCOUNT NUMBER: REDACTED

PROPERTY ADDRESS:  
4288 EAST LOMA VISTA STREET  
HIGLEY AZ 85236

ANALYSIS DATE: OCTOBER 06, 2011

47326-0000625-001  
SCOTT A DICKINSON  
CHRISTINE N DICKINSON  
4288 E LOMA VISTA ST  
GILBERT AZ 85295-7767

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:		ESTIMATED AMOUNT(S)	AMOUNT(S) USED
DESCRIPTION	NEXT DUE DATE	OF NEXT DISBURSEMENT	IN PRIOR ANALYSIS
FIRE	MAY 2012	824.00	824.00
COUNTY	MAY 2012	657.20	765.19
COUNTY	NOVEMBER 2012	702.71	657.20
TOTAL ANNUAL DISBURSEMENTS:		2,183.91	2,246.39
TOTAL ESCROW PAYMENT:		181.99	187.19

The amounts above are based on either an estimate previously provided or the amount last disbursed.

New Payment Amount:	1,543.41		
New Payment Effective:	JANUARY 01, 2012		
Next Scheduled Analysis:	JANUARY 01, 2013		
Payment change:	New	Prior	Analysis
Escrow	181.99		187.19
Total	181.99		187.19
Principal/Interest	1,361.42		1,361.42
Total Payment	1,543.41		1,548.61

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

**Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.  
To reach our insurance department call: 1-800-256-9962.**

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

### UNRELEASED SURPLUS NOTICE



THIS IS NOT A CHECK

Account Number	Surplus Amount
REDACTED	69.97

SCOTT A DICKINSON  
CHRISTINE N DICKINSON

ANALYSIS TYPE: 0 AGGREGATE  
PROJECTED ESCROW BALANCE AS OF: DECEMBER 31, 2011

ACCOUNT NUMBER: REDACTED  
1,110.30 \*

- \* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			641.22	571.25
POC SHTG	469.08		1,110.30	
01/01/12	181.99	.00	1,292.29	753.24
02/01/12	181.99	.00	1,474.28	935.23
03/01/12	181.99	.00	1,656.27	1,117.22
04/01/12	181.99	.00	1,838.26	1,299.21
05/01/12	181.99	824.00-	1,196.25	657.20
05/01/12	.00	657.20-	539.05	.00 L
06/01/12	181.99	.00	721.04	181.99
07/01/12	181.99	.00	903.03	363.98
08/01/12	181.99	.00	1,085.02	545.97
09/01/12	181.99	.00	1,267.01	727.96
10/01/12	181.99	.00	1,449.00	909.95
11/01/12	181.99	702.71-	928.28	389.23
12/01/12	181.99	.00	1,110.27	571.22

Current Escrow Balance: 622.67-

Esc Rcpts to Eff Dt		Esc Disb Prior to Eff Dt	
Due Dt	Due Amt	Disb Date	Disb Amt
05/11	187.19	11/01/11	702.71
06/11	187.19		
07/11	1,123.14 *		

\*Indicates Sum of Remaining Escrow Payments  
&/or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:  
539.05

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)  
0.00

Section 3:



SURPLUS

69.97

### ESCROW ACCOUNT ACTIVITY (MARCH 01, 2011 - DECEMBER 31, 2011)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
BEGINNING BALANCE			1,027.62			451.20-
03/01/11	PAYMENT	187.19	1,214.81	PAYMENT	187.19	264.01-
04/01/11	PAYMENT	187.19	1,402.00	PAYMENT	186.59	734.62-
04/01/11		.00	1,402.00	TAX	657.20-	734.62-
04/01/11		.00	1,402.00	FIRE	824.00-	1,558.62-
05/01/11	PAYMENT	187.19	765.19	PAYMENT	187.19	1,371.43-
05/01/11	FIRE	824.00-	765.19		.00	1,371.43-
05/01/11	TAX	765.19-	.00		.00	1,371.43-
06/01/11	PAYMENT	187.19	187.19	PAYMENT	187.19	1,184.24-
07/01/11	PAYMENT	187.19	374.38	PAYMENT	187.19	997.05-
08/01/11	PAYMENT	187.19	561.57	PAYMENT	187.19	809.86-
09/01/11	PAYMENT	187.19	748.76	PAYMENT	187.19	622.67-
10/01/11	PAYMENT	187.19	935.95		.00	622.67-
11/01/11	PAYMENT	187.19	465.94		.00	622.67-
11/01/11	TAX	657.20-	465.94		.00	622.67-
12/01/11	PAYMENT	187.19	653.13		.00	622.67-

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In re

SCOTT ALAN DICKINSON,

Debtor.

Case No. 2:11-BK-04711-JMM

Chapter 13

**PROOF OF SERVICE BY MAIL**

I, Charles A. Vetter, declare that:

I am employed in the County of San Diego, California. My business address is: 4375 Jutland Drive Suite 200; P.O. Box 17933, San Diego, CA 92177-0933. I am over the age of eighteen years and not a party to this cause.

On November 17, 2011, I served the **NOTICE OF PAYMENT CHANGE** in said cause by placing a true and correct copy thereof enclosed in a sealed envelope with postage thereon fully prepaid in the United States Mail at San Diego, California, addressed as follows:

Scott Alan Dickinson  
4288 East Loma Vista Street  
Gilbert, AZ 85295

John N. Skiba  
Skiba Law Group, PLC  
85 W. Combs Rd., Ste. 101-440  
Queen Creek, AZ 85140

Russell Brown  
3838 North Central Avenue, Suite 800  
Phoenix, AZ 85012-1965

I declare under penalty of perjury that the foregoing is true and correct.

Dated: November 17, 2011

/s/ Charles A. Vetter  
CHARLES A. VETTER